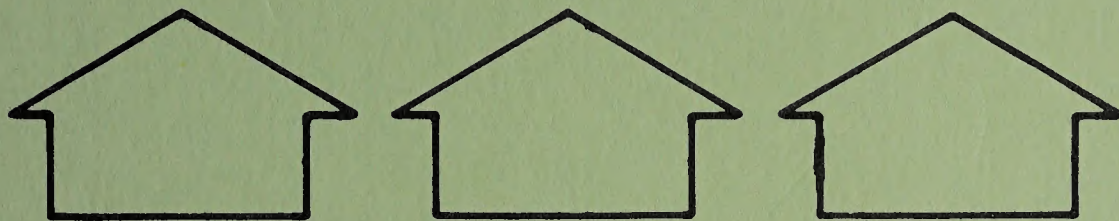
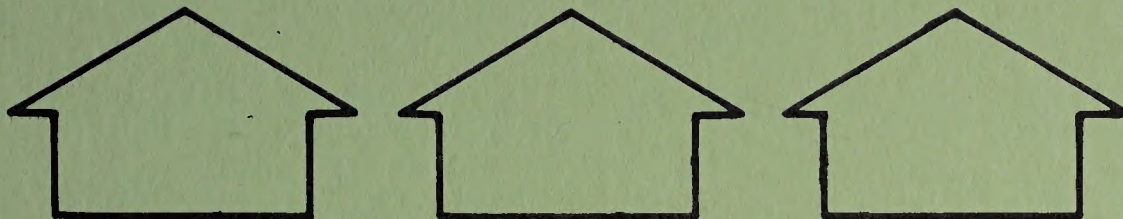


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# INITIAL HOUSING ELEMENT OAKBORO, NC









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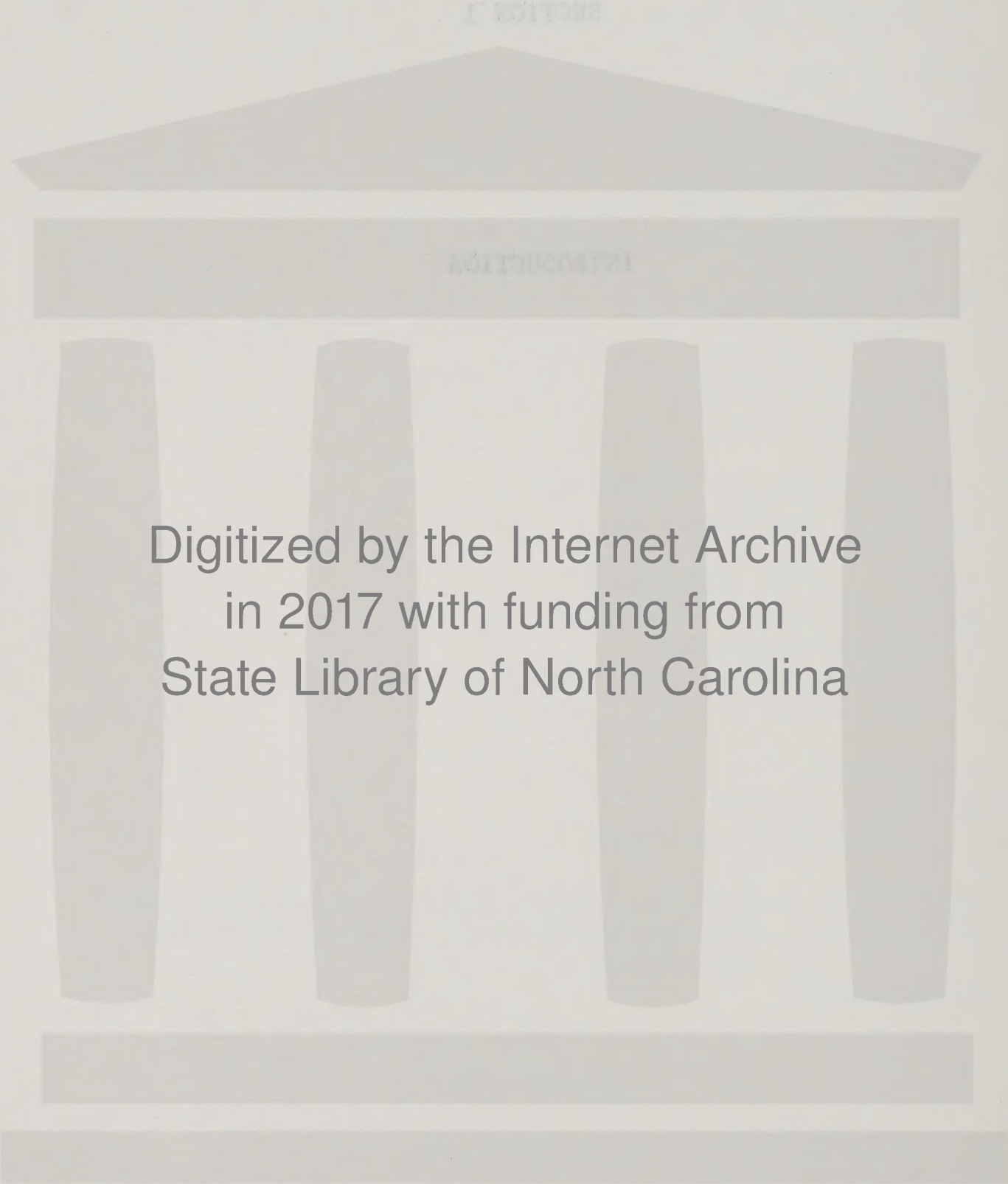
# INTRODUCTION

## PURPOSE AND SCOPE

### SECTION 1

### INTRODUCTION





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## INTRODUCTION

### PURPOSE AND SCOPE

This Initial Housing Element has two major purposes. First, it attempts to gather and assemble in one report all available data on housing relevant to the Town of Oakboro. Secondly, this housing element responds to federal requirements by participants in the U. S. Department of Housing and Urban Development's Comprehensive Planning Assistance "701" Program.

The data presented in this document can be used as an educational media for Oakboro's Town Council as well as other interested groups focusing on housing conditions. Ultimately, the content of this report (especially the goals and objectives as outlined) can be used as a basis for the development of a comprehensive housing program aimed at attacking a vast array of problems relating to housing.

Primary housing data represented in this document was obtained from three major sources: 1) the 1970 Census of Housing; 2) a windshield survey conducted in January 1978; and 3) a 201 Wastewater Facilities Plan, Oakboro 201 Planning Area, Stanly County, North Carolina (Moore, Gardner and Associates, Inc., November 1976). All existing planning documents were consulted in an effort to avoid unnecessary repetition of effort and expense.

The Oakboro Housing Element is divided into six sections. Section One, the Introduction, outlines the purpose and scope; Section Two, Housing Supply, assesses the Oakboro housing supply; Section Three, Demand for Housing, assesses the future demand for housing in the Oakboro planning area; Section Four, Housing Goals and Objectives, formulizes broad goals and annual housing objectives; Section Five, Housing Policy Statements, formulizes overall strategies including implementation strategies to correct present substandard housing conditions while making an effort to maintain and preserve existing and future standard housing. The final section, Section Six, is an assessment of environmental and historical considerations.

Whereas Sections Two and Three focus on the existing and future housing stock, Sections Four and Five seek to formulate specific housing policy statements.

Housing policy statements are based on the statistical findings in Sections Two and Three and, more importantly, on the needs and desires of the Oakboro residents as expressed by citizen input and review. Public forum for citizen input and review provide the foundation for a continuing public participation process. This method has provided local officials with valuable citizen input in the formulation of present and future housing policies.







SECTION 2  
HOUSING SUPPLY

SECTION 2

HOUSING SUPPLY







## HOUSING SUPPLY

### HOUSING CHARACTERISTICS

Housing characteristics considered in this study include total housing supply, crowding, household size, plumbing facilities, housing (rent) value, and vacancies. Also considered is "primary data" collected in January 1978 as part of this overall housing study. A thorough analysis of such data provides a good basis for assessing present housing conditions as well as future needs.

#### Housing Supply

There were 214 housing units in Oakboro (within the town boundaries) in 1970. Of that total, 203 were occupied (149 were owner occupied and 54 were rental occupied). It should also be noted that blacks occupied 49 units or 32.9 percent of all owner occupied units in the town. According to information obtained from a 1978 "windshield survey", Oakboro has added approximately 21 dwelling units since 1970. Most of this building activity took place in the northeastern section of the town. There is still an abundance of land available for residential development in this portion of the town.

#### Overcrowding

Housing units with more than one person per room are considered crowded according to the 1970 Census of Housing. In 1970, there were 12 overcrowded units or 5.9 percent of all occupied units in Oakboro had 1.01 or more persons per room. Black overcrowding accounted for 41.7 percent of the town's overcrowded units.

#### Plumbing Facilities

One indicator of the condition of housing used by the U. S. Bureau of Census is the lack of one or more plumbing facilities. According to the 1970 Census of Housing, 16.7 percent, or a total of 34 occupied units, lacked one or more plumbing facilities. The state average for rural areas during this time period was 23.4 percent.

#### Housing Value and Rent

Many factors operate in the housing market to determine housing values and rents. Foremost among those are location, size, quality of materials and construction availability, adequacy of utilities, and market demand.

The average monthly rent in Oakboro for 1970 was \$40.00. The average owner-occupied housing value was about \$10,000.00 (based on the 1970 Census







of Housing). The average monthly rent for Stanly County was \$37.00 and the average home value in the county was \$12,200.00.<sup>1</sup>

### Vacancies

Vacancy rates are important indicators relative to the amount of "filtering down" that can take place in a community. More affluent families have a tendency to vacate smaller, less substantial housing for better units. Such vacant units are then made available to poorer families also finding it their desire or need to find better housing as well. The number of vacancies also helps to indicate the amount of choice the consumer has in finding a new residence that meets his need and budget constraints. If vacancy rates are high, generally the rent or sales price in the market will go down or stabilize. The U. S. Department of Housing and Urban Development uses a six percent base line vacancy rate as a general guideline in whether or not their housing assistance programs are needed to supply new housing. However, this six percent average may not reflect absence or abundance of certain types of housing, such as one-bedroom, apartments, three-bedroom single family homes, etc.

The vacancy rate in Oakboro for 1970 was at 4.4 percent; 9 units were either vacant, for sale or for rent. Also during this time, 88.9 percent of the vacant units had been vacant for at least a six month period. Based on information gained as a result of the 1978 Housing Survey, the vacancy rate had dropped to 1.3 percent. In effect, this means that there is somewhat less choice in housing selection within the town now than in 1970. This also provides an indication of the increase in the need of proper housing for the town's residents. A further analysis of the present and future housing need will be explained later.

### 1978 HOUSING SURVEY

As mentioned earlier in the introduction of the report, a windshield survey was conducted in January 1978 to determine the general housing conditions and new housing additions. In the survey three basic housing types were identified -- single-family units, mobile homes and multi-family structures. These types were defined as follows:

Single-Family Housing - A residential structure designed and intended for occupancy by one family as a separate living quarter. A conventional single-family housing unit subdivided into living quarters for more than one family was designated as a multi-family housing unit.

Mobile Home - A residential unit designed and intended for occupancy by one family as a separate living quarter. Mobile homes differ from conventional single-family units in that they originally had

---

1. Housing Statistics, Centralina Council of Governments, January 1977.







TABLE 1

SELECTED HOUSING CHARACTERISTICS

Oakboro, North Carolina -- 1970

	<u>Numerical Value</u>
TOTAL HOUSING UNITS	214
Total occupied dwelling units	203
Total rental occupied units	54
Total owner occupied units	149
Occupied units with incomplete plumbing	28
Occupied units with no toilet	22
Number of housing units occupied by Blacks	16
Average monthly rent	\$40
Vacant housing units	9

Housing Total: The number of occupied housing units plus the number of vacant units.

Source: 1970 Census of Housing (First Count)







wheels for moving from place of manufacture to the residential site and they are usually made of metallic material. Mobile homes are designed to be moved to the site after construction as a complete unit, rather than being constructed on-site.

**Multi-Family Housing** - A residential structure designed and intended for occupancy by more than one family in separate living quarters. Examples of multi-family housing units are duplexes, garage apartments, and apartments. Multi-family housing units include conventional single family housing, subdivided into living quarters for more than one family.

The survey team's primary objective was to examine the structural quality of Oakboro's housing stock. The windshield survey method requires the surveyor to look for structural deficiencies in the roof, outside walls, and foundation, and select one of several quality definitions that fit each unit's characteristics. The definitions used to group Oakboro's housing quality are as follows:

**Standard** - No defects or only minor defects which normally would be corrected during the course of regular maintenance.

**Substandard** - Needs more repair than would be provided during the course of regular maintenance, such as broken window panes, doors, sinking foundation, etc.

**Dilapidated** - Critical defects so widespread that it should be rebuilt or torn down.

The survey team also made note of the status of housing, i.e., occupied, vacant, abandoned, or under construction. Definition of these characteristics are as follows:

**Occupied Housing Unit** - Any unit which apparently has occupants at the time of enumeration.

**Vacant Housing Unit** - A unit with no sign of occupancy at the time of enumeration. This implies that the unit is fit for human habitation, but is simply unoccupied. Units unfit for habitation were not enumerated under this particular category.

**Abandoned Housing Units** - Units that were in a state of dilapidation, thus unfit for occupancy.

**Under Construction** - A unit was classified as under construction if it was in the process of being built or had recently been completed and not yet occupied. This did not apply to additions or expansions of existing structures.







A total of 235 units were inventoried within the corporate limits of Oakboro. Of this total, 13 or 5.5 percent were mobile homes, 211 or 89.8 percent were single family units and 11 or 4.7 percent were multi-family units. All of the multiple-family units recorded were in excellent condition, contained adequate parking and adequate land for development of additional units.

Overall, most of the exterior physical condition of the housing units within the town limits were "standard". Although 25.5 percent of all housing units were listed as substandard, the deficiencies were somewhat minor and could be brought up to standard conditions by instituting a good maintenance program. Substandard units were not concentrated in any given area. However, it was noted that housing conditions in the northeast part of the town were better than in other sections. This could be indicative of the signs of residential growth seen in that area, especially between East 10th Street and East 8th Street, east of Haywood Street.

Dilapidated units accounted for 6.4 percent or 15 of the total housing units in the town. Most of the dilapidated units (96.7 percent) were located in the western part of the town; west of Pine Street, bordered by Eighth Street on the north and Thomas Avenue on the south. The depressing condition in this part of town did not stop at the town limits, but continued to include almost 30 units immediately adjacent to the town limits.

#### FRINGE AREA

For the purpose of this study, the extraterritorial area of the town was divided into 3 sections, identified as Service Area 1, Service Area 2, and Service Area 3. (See Map 1 for Service Area delineation.) The delineation process was somewhat arbitrary and was used solely as a means of providing a more definitive analysis of present housing conditions.

Of a total of 396 housing units surveyed in the fringe area, 96 were located in Service Area 1, 86 in Service Area 2, and 214 in Service Area 3. Only 24 percent of all housing units in the fringe area were listed as substandard. Most of the units with substandard conditions were due to lack of routine maintenance rather than massive structural damage. Service Area 1 had 13 substandard units (14 percent of all substandard units in fringe area) while Service Area 2 had 17 or 18.3 percent of all substandard units and Service Area 3 had 63 which accounted for 67.7 percent of all substandard units located in the fringe area. Service Area 3 also had a high number of dilapidated units -- 37 or 80.4 percent of all dilapidated units.

Of a total of 396 units located in the fringe area, 379 were occupied or 4.3 percent of all housing units were either vacant or abandoned. Abandoned units accounted for 88.2 percent of all unoccupied units; 10 of those, or 66.7 percent, were found in Service Area 3.

In the foregoing paragraph, it was necessary to make the distinction between unoccupied units and vacant units. For the purpose of this study, only those units that were unoccupied and habitable were recorded as vacant. Units that were unoccupied and unfit to live in were listed as abandoned.





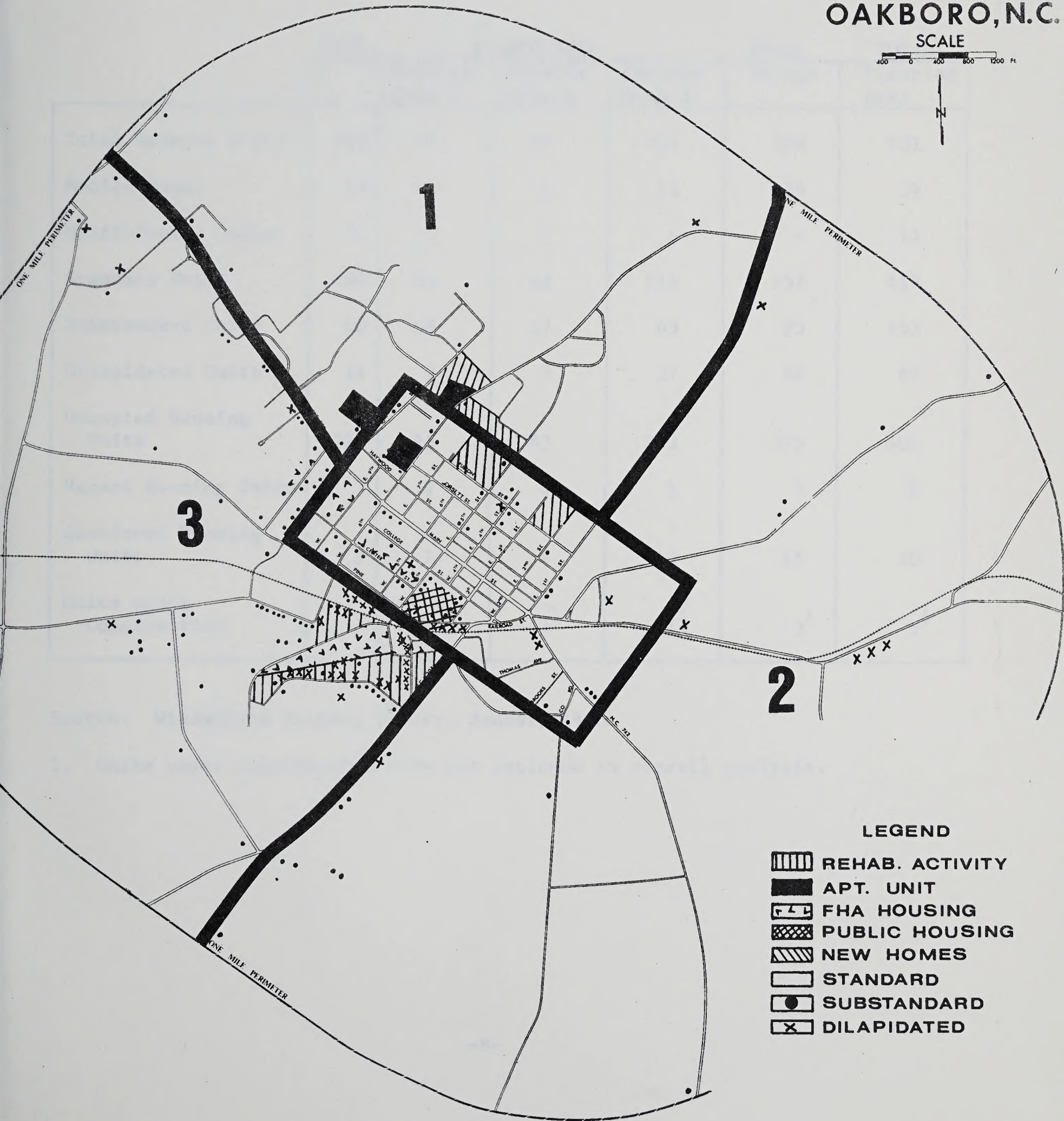
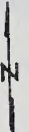


# HOUSING ANALYSIS AND SERVICE AREA DELINEATION

OAKBORO, N.C.

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







-  REHAB. ACTIVITY
-  APT. UNIT
-  FHA HOUSING
-  PUBLIC HOUSING
-  NEW HOMES
-  STANDARD
-  SUBSTANDARD
-  DILAPIDATED







TABLE 2  
HOUSING SURVEY  
Summary 1978

	CITY	FRINGE AREA			TOTAL	TOTAL
		Service Area 1	Service Area 2	Service Area 3	Fringe	Planning Area
Total Housing Units	235	96	86	214	396	631
Mobile Homes	13	8	4	14	26	39
Multi-Family Units	11	-	-	-	-	11
Standard Units	160	81	62	114	257	417
Substandard Units	60	13	17	63	93	153
Dilapidated Units	15	2	7	37	46	61
Occupied Housing Units	227	93	83	203	379	606
Vacant Housing Units	3	2	0	1	3	6
Abandoned Housing Units	5	1	4	10	15	20
Units under Construction	-	-	2 <sup>1</sup>	1 <sup>1</sup>	3 <sup>1</sup>	3 <sup>1</sup>

Source: Windshield Housing Survey, January 1978

1. Units under construction were not included in overall analysis.







### SECTION 3

#### DEMAND FOR HOUSING







## DEMAND FOR HOUSING

### HOUSING NEEDS

It is important to note that this study makes a distinction between housing need and housing demand. "Demand" as used in this context is an economic concept involving the potential and actual buying power of families and individuals as they seek housing on the market. "Need" is a social concept and is concerned with the number of housing units necessary to provide decent, safe, and sanitary housing, plus a reasonable vacancy rate, for an area's household. Need encompasses both effective and ineffective demand.

In determining household need, the following variables were used:

Household - The total number of occupied housing units currently in the town;

Low and Moderate Households - Low and moderate households were defined as those households who were living in substandard housing units. This amounts to 68 in 1978 for Oakboro;

Overcrowding - In 1970, 12 housing units were overcrowded. It is assumed that this figure has remained the same. It is also assumed that 70 percent of the overcrowded units are occupied by low and moderate households;

Vacancy - This refers to the number of vacant, for sale, or for rent dwellings;

Substandard - This refers to those units that had structural deficiencies according to the housing survey.

Based on the housing need analysis (see Table 4), Oakboro's current housing needs are estimated at 94 units. Its low and moderate need is 31 or 22.3 percent of the total. In other words, a total of 94 standard housing units should be added to Oakboro's housing stock. This should be a combination of new units and rehabilitated units. It is assumed that all low-moderate units would be assisted units.

The methodologies used for estimating present housing needs are explained in the following formula:

$$1978 \text{ Total Housing (Deficit) Need} = \{HH + (O + V_1)\} - \{HS_1 - (S_1 + D)\}$$

$$1978 \text{ Low and Moderate Income Need} = \{l + m + (O + A)\} - \{l + m - (V - D_0)\}$$

Where: HH = Number of Households  
O = Overcrowded Units  
V<sub>1</sub> = Preferred Vacancy Rate (6%)  
V = Vacancy Rate (Actual)







$HS_1$  = Total Housing Supply  
 $S_1$  = Standard Dwelling Units  
 $D$  = Dilapidated Units  
 $l + m$  = Low and Moderate Households  
 $D_o$  = Dilapidated Units (Occupied)

A close analysis of the population by age cohorts seems to indicate that 134 or 22.9 percent of the town's total population is above 55 years of age. This is not an alarming amount; however, that particular age cohort is expected to experience a slight increase over the next 20 years. Therefore, long-term strategies should be developed in order to meet the needs of this segment of the population.

Up to this point, this section has dealt mainly with the demand for housing based on present needs. However, as the present needs are being met, other needs for housing will come into focus as the demography changes.

The population decreased from 581 in 1960 to 565 in 1975. This was a net decrease of 16 persons or 2.8 percent. As the population in Oakboro was decreasing by 2.8 percent over the 15 year period, the population of the township (Big Lick Township) was increasing by 3.8 percent. This is an important comparison in that it seems to indicate that the increase in the township population was not due to in-migration, but because of natural increases. The town of Oakboro showed some signs of out-migration as well as lack of aggressive annexation. Economic factors such as the decrease of emphasis on textile and textile-related industry also played an important role in the decrease of population.

TABLE 3  
 POPULATION PROJECTIONS  
 Oakboro, North Carolina

<u>YEAR</u>	<u>CITY</u>	<u>TOWNSHIP</u>
1960	581 <sup>1</sup>	3,459 <sup>1</sup>
1970	568 <sup>1</sup>	3,552 <sup>1</sup>
1975	565 <sup>2</sup>	3,591 <sup>2</sup>
1980	575 <sup>2</sup>	3,629 <sup>2</sup>
1990	674 <sup>2</sup>	3,694 <sup>2</sup>
2000	747 <sup>2</sup>	3,768 <sup>2</sup>

Source: 1) U. S. Census of Population  
 2) Division of Community Assistance, 1978







As the town of Oakboro becomes more industrially diversified and adequate water and wastewater facilities become available, the town should begin to show signs of recovery. At least the population projections indicate a trend reversal with an increase from 565 in 1975 to 674 in 1990, a net increase of 109 persons or 19.3 percent. Most of this increase (99 persons or 17.2 percent) will come between 1980 and 1990. This means that a total of 49 housing units in addition to the 83 units (needed to meet the present demand) should be added to the housing stock by 1980.

The projected 1980 housing needs are based on the following assumptions:

- 1) 15 public housing units will be constructed and occupied by 1980;
- 2) An average of 3 dwelling units will be built in Oakboro each year until 1980;
- 3) Oakboro's population will reach 575 by 1980;
- 4) Oakboro's average household size will be 2.7 by 1980;
- 5) An average of 2 FHA financed housing units will be built each year until 1980;
- 6) 60 existing substandard units will be brought up to standard condition by 1980;
- 7) 22.3 percent of all new units will be for low and moderate.

The methodologies used for projecting the 1980 housing needs are explained in the following formula:

$$\text{The 1980 need} = (78N + \text{pnb}) - (\text{pub} + \text{Rh})$$

$$\text{or} = (94 + 40) - (25 + 60)$$

$$= 49$$

$$\text{The 1980 Low-Moderate Need} = (1 + mN + 1+m_{80}) - (1 + m_c)$$

$$\text{or} = (21 + 12) - (6)$$

$$= 27$$

Where:	78N	- Total needed units in 1978
	pnb	- Projected new households
	pub	- Projected new units built by 1980
	Rh	- Units rehabilitated between 1978-1980
	1 + mN	- 1978 low-moderate need
	1 + m <sub>80</sub>	- Projected low-moderate households between 1978-1980 (30.8% of projected population)
	1 + m <sub>c</sub>	- Low-moderate units constructed between 1978-1980 (22.3 percent of all new units)

The foregoing analysis has reemphasized the great need for housing, including low and moderate housing as well as housing for the elderly. If Oakboro is to maintain its present population and provide an aesthetically







pleasing environment which will tend to attract other residents, it must institute a housing program or a series of related programs to solve some of the present housing problems.

HOUSING NEED		EXISTING SUPPLY	
Overcrowding	237	All dwelling units	
Overcrowded	+ 17	Substandard	
Unimproved vacancy rate 62	+ 14	Unimproved units	
Total need	254		
Creche and available supply	-160	Creche and available supply	
Total deficit	34		
LOW AND MODERATE INCOME NEED		LOW AND MODERATE INCOME SUPPLY	
Low-income households	70	Dwelling units (low-income)	
Overcrowding	+ 4	Unimproved - 111 to 115 in	
Substandard units	+ 5	Unimproved - 111 to 115 in	
Low-income need	84		
Creche & available supply	- 53	Low-income creche & available supply	
Low-income deficit	21		







HOUSING NEEDS ANALYSIS  
1978  
Oakboro, North Carolina

HOUSING NEED	HOUSING SUPPLY
Households	All dwelling units 235
Overcrowded	Substandard - 60
Preferred vacancy rate 6%	Dilapidated units - 15
Total need	
Useable and available supply	Useable and available supply 160
Total deficit	

-13-

LOW AND MODERATE INCOME NEED	LOW AND MODERATE INCOME SUPPLY
Low-moderate households	Dwelling units (low-moderate) households 70
Overcrowding	Units vacant - fit to live in + 3
Abandoned units	Dilapidated - occupied units - 10
Low-moderate need	
Useable & available low-moderate supply	Low-moderate useable & availability (1978) 63
Low-moderate deficit	

Source: 1978 Housing Survey







## SECTION 4

### HOUSING GOALS AND OBJECTIVES





## HOUSING GOALS AND OBJECTIVES

The overall goal of the Housing Element for the Town of Oakboro is to provide an environment in which every resident within the Planning Area may have an opportunity to secure safe, decent and sanitary housing.

In pursuit of this goal, and to facilitate meeting the town's housing needs, the following broad goals and annual objectives are formulated.

### FY 78-79

Broad Goal: To provide the needed infrastructure for a housing program.

- Objectives:
- 1) Conduct a public forum to acquaint the residents of Oakboro with the present housing conditions and to receive citizen input and overall support;
  - 2) Apply for HUD Housing and Community Development Funds;
  - 3) Organize and support a city-wide "Clean Up, Paint Up, Fix Up" campaign made up of different community groups;
  - 4) Solicit assistance from the North Carolina Department of Natural Resources and Community Development in continuing the comprehensive planning effort, including such activities as assessment of future land use needs, capital improvements programming and coordination with county, regional and state efforts, etc.;
  - 5) Institute a Housing Program designed to focus attention on the need for relocation housing, housing for low-moderate income and housing for the elderly, as identified by the Housing Needs Analysis;
  - 6) Adopt and enforce minimum housing codes and energy codes as a means of eliminating unsafe housing conditions.

### FY 79-80

Broad Goal: To utilize all available resources to aid the community in its quest for a decent home for all of Oakboro's citizens.

- Objectives:
- 1) Attempt to secure funding for the construction of a minimum of 21 assisted housing units;
  - 2) Provide the necessary governmental support for qualified developers to build low and moderate income housing;





- 3) Continue to conduct public forums to acquaint the residents with present housing conditions, also solicit citizen input and public support;
- 4) Continue to encourage a city-wide "Clean Up, Paint Up, Fix Up" campaign;
- 5) Continue to apply for HUD Housing and Community Development funds;
- 6) Continue overall Comprehensive Planning Program.

FY 80-81

Broad Goal: To continue the housing activities instituted during the previous two years.

- Objectives:
- 1) Continue FY 79-80 activities;
  - 2) Review and update housing controls, if necessary.

Although some of the broad goals and objectives may be beyond Oakboro's ability and/or resources to implement, such can be achieved with "outside assistance". For example, code enforcement may be available through cooperative agreement with other units of government. Provision of adequate water and sewerage could, perhaps, also be jointly financed and operated. Such action could result in an efficient, cost-effective total community development program.





## HOUSING POLICY STATEMENTS

### SECTION 5

#### SECTION 5

#### HOUSING POLICY STATEMENTS

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### PUBLIC-PRIVATE POLICIES

A housing plan is not complete without specific formulated policies to aid in achieving stated goals and objectives. These policy statements will, in effect, provide actions and principles which will guide the town's administration and other public/private institutions in successfully dealing with the housing needs and problems of Oakboro's citizens.

It is not necessary to make a distinction between public and private policies. It is generally felt that the housing market is essentially a private system and that public/private coordination and cooperation is essential to housing development and improvement. The production and exchange of local housing is largely in private hands and is influenced by conditions, in many cases, in which the local governments have little or no control. Yet there are areas; i.e., utilities, education, health, welfare, environmental protection, etc., where the local government can and does play a role in housing development and availability. Governmental policies relating to zoning, building codes, subdivision regulations, etc., will have a tremendous influence on the location and availability of housing in Oakboro.

There are, however, several key points that must be made before any action can be taken relative to housing by local governments. First, local officials must recognize that housing problems cannot be solved within a vacuum but must be exposed and analyzed within a continuous and comprehensive framework. Housing is an indivisible part of the entire community fabric; and to improve it, one must improve the entire community development process. Finally, local officials must take a definitive commitment to improve the town's housing conditions. The following proposed policies would form the framework and foundation from which the town's housing commitment could be launched.

### POLICY STATEMENTS

Encourage active participation in new and rehabilitated housing program by lending institutions through mortgage loans to non-profit organizations, limited dividend and profit motivated developers, and through the provision of risk capital for housing development ventures.

Employ the use of capital improvements as a device for steering developmental monies toward stabilizing efforts in "high risk" or concentrated "unsound" housing areas.

Utilization and enforcement of housing codes in a manner that will encourage the appropriate use of rehabilitation, conservation, and/or demolition of the deteriorating housing supply.







Determine and remove any discriminatory restrictions imposed by local codes and ordinances upon the location of low and moderate income housing developments or the rehabilitation, renewal, and revitalization of existing neighborhoods.

Promote the use of new materials and techniques that will maintain a high level of quality while lowering cost, speeding construction, and conserving energy.

Encourage input from the citizens of the residential areas involved in housing and neighborhood rehabilitation.

Encourage the rehabilitation of non-residential property in order to promote total community development.

Encourage and promote programs aimed at working with neighborhood groups to improve the quality of the residential environment.

Encourage developers and sponsors to work with local officials in meeting numerical goals for low and moderate income housing.

#### STRATEGIES AND IMPLEMENTATION ACTIVITIES

Strategies and implementation activities for meeting Oakboro's housing needs will basically focus on activities as outlined in the Oakboro Land Development Plan. As previously mentioned, there are governmental policies such as those relating to building codes, zoning, subdivision regulations, utility extensions, and property taxation that will have an influence on the location and availability of housing in the town. It is through the application of the aforementioned controls and other measures that Oakboro will seek to implement the policies of this housing element.

Finally, citizens and local interest groups of the areas involved in housing and neighborhood rehabilitation are encouraged to participate throughout this planning process. This document recognizes that the most important community asset for plan implementation is citizen participation.

#### EVALUATION

As stated in the land use element, a progress assessment will be made at the end of each fiscal year. The assessment will be made by the Planning Board with recommendations forwarded to the Town Council. The major evaluation goal is to accomplish those stated housing objectives within a three-year time period. In some instances, it may be necessary to re-prioritize objectives; and, in other instances, implementation of objectives may be ahead of schedule. At any rate, the evaluation process will be flexible





enough to compensate for unexpected conditions, e.g., severe weather, gas or oil shortages, shortages of construction materials, etc., beyond the local government's control. (See evaluation form in Appendix.)

SECTION 2

APPENDIX





## ASSESSMENTS

The environmental and historical assessments discussed in the Land Development Plan (LDP) are applicable to this Housing Element.

### SECTION 6

## ASSESSMENTS





## ASSESSMENTS

The environmental and historical assessments discussed in the Land Development Plan (Land Use Element) are applicable to this Housing Element.

A. ENVIRONMENTAL ATTACHMENT PLAN

B. CAPTIVE STATEMENTS

C. PROGRESS MADE TOWARD ESTABLISHED OBJECTIVES

D. PROGRESS MADE TOWARD ESTABLISHED OBJECTIVES, IF ANY

E. RECOMMENDATIONS

Planning Board: Delaney

Date:





## APPENDIX A

### HOUSING

#### ANNUAL OBJECTIVES EVALUATION FORM

A. OBJECTIVE ATTAINMENT YEAR FY \_\_\_\_\_ to \_\_\_\_\_

B. OBJECTIVE STATEMENTS

C. PROGRESS MADE TOWARD IMPLEMENTING OBJECTIVES

D. PROBLEMS ENCOUNTERED IN MEETING OBJECTIVES, IF ANY

E. RECOMMENDATIONS

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Planning Board Chairman

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Date







## APPENDIX B

### OUTSIDE RESOURCES FOR MEETING GOALS AND OBJECTIVES

A number of governmental agencies have technical assistance and financial resources for assisting communities and individual families with their housing problems. This section lists some of the outside resource programs that may be most appropriate in meeting the needs of Oakboro's poorly housed citizens. Detailed information on each program may be obtained from the sponsoring agencies such as: 1) The Department of Housing and Urban Development, 2) Federal Housing Administration, 3) Farmers Home Administration, and 4) the Housing Division within the North Carolina Department of Natural Resources and Community Development. Private lending institution loan officers can also supply information about available loan subsidy programs.

The following listings are brief descriptions of the nature of specific resource agency housing efforts that are presently available or soon will be.

#### FARMERS HOME ADMINISTRATION (FmHA)

##### \* FmHA Section 502 Homeownership Loan Program

The Farmers Home Administration's basic home improvement program is known as Section 502 of the Housing Act of 1949. The purpose of this program is to provide 100 percent loans to homeowners who want to buy, build, rehabilitate, or relocate a home. The repayment period of 502 loans can be a maximum of 33 years. For low income families (less than \$10,000 annually), the interest rate can go down to 1 percent. Use of the loan for substandard home rehabilitation requires bringing the unit up to code standards.

In addition, the 502 program has what are called "1:2:3 Home Improvement Loans" for low income homeowners. Maximum loans can be for \$7,000 with a 25-year maximum repayment period. Interest rates for adjusted family income under \$3,000; \$3,000 - \$5,000; and \$5,000 - \$7,000 are 1, 2, and 3 percent, respectively (hence the term 1:2:3 loans.)

##### \* FmHA Section 504 Home Repair Program

This program is designed for providing loans and grants to low income families. Grants, however, are restricted to the elderly. Funds can be used for a variety of basic "necessity-type" improvements, including: plumbing facilities, adding a room, repairing a roof, etc.

Section 504 applicants must first lack means to repay a standard Section 502 loan. Maximum sized loans and repayment periods range from \$1,500, with repayment in 10 years, to \$5,000 loans for 20 years.







DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

\* Local Contact

HUD Area Office  
415 North Edgeworth Street  
Greensboro, North Carolina 27401

\* Section 8 Lower Income Rental Assistance

This is a rent subsidy for low-income families to help them afford decent housing in the private market.

HUD makes up the difference between rent for an adequate housing unit. No eligible tenant need pay more than 25 percent of adjusted income toward rent. Housing subsidized by HUD must meet certain standards of safety and sanitation and rents for these units must fall within the range of fair market rents as determined by HUD. This rental assistance may be used in existing housing or in new construction or substantially rehabilitated units. Different procedures apply in each case.

Non-profit and profit-motivated developers, alone or together with public housing agencies, submit proposals for substantial rehabilitation or new construction in response to invitations from HUD; or they may apply to their State contracts to subsidize the units to be occupied by eligible families.

Tenants must be of low-moderate income, with incomes up to 80 percent of the Stanly County median income.

\* HUD Section 202 Loan Program for Rental Housing for the Elderly and Handicapped

The Section 202 program provides direct loans to non-profit sponsors to construct new housing or to substantially rehabilitate housing for the elderly and the handicapped. Financing is limited to projects using Section 8 rental assistance payments.

Tenants eligible for Section 202 projects include single persons who are 62 years old or over or handicapped and whose income is no more than 80 percent of the Stanly County median income.

\* HUD Section 207 Mortgage Insurance for Mobile Home Courts

This program is designed to help finance or rehabilitate mobile home parks. The Federal Housing Administration (FHA) insures mortgages made by private lending institutions on the entire park site. Mortgages are limited to \$3,900 per individual mobile home space in the park.





Developers who meet FHA requirements apply to an approved FHA lending institution after consultation with the local FHA insuring office.

\* HUD Community Development Block Grants

The purpose of this program is to provide communities with direct block grants for a range of activities previously eligible under separate categorical grant programs: Urban Renewal; Neighborhood Development Grants; Model Cities; Water and Sewer Grants; Neighborhood Facilities Grants; Public Facilities Loans; Rehabilitation Loans; Open Space and Urban Beautification; Historic Preservation Grants.

Oakboro can apply for a maximum of \$500,000 of Discretionary Funds under this program, available to a limited number of non-metropolitan communities in the state.

**\*\*NOTE:** It should be noted that the Community Development Program for small cities is in the process of being revised. When these revisions are finalized, the town will be notified of the changes.





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